

Does Your Home Need Essential Repairs?



Low interest loans are available to make them.

If your home needs basic repairs, we have low-cost loans through our Department of Community and Human Development - Housing Programs Division. These loans, for amounts up to \$65,000 can be repaid and/or deferred over 30 years. These funds may include assistance for Energy Conservation, Accessibility and/or Lead Hazard Control. The interest rate you will pay will be 3% annually. Come talk with us if your home is in need of repair to bring up to City Code Standards and your family income is low or moderate. Our experienced, friendly staff will help you find a way to make those much needed improvements.



Here Is How to Qualify

- You must own and have occupied the house for a minimum of 3 years prior to applying for assistance.
- Your home must be within El Paso City limits.
- Your home value cannot exceed \$121,000 after repairs.
- The house must be in repairable condition.
- Your family income and size must fall within the following guidelines;

ANNUAL INCOME LIMITS:

Size of Family	Maximum 80% Median Income
1	28,150
2	32,150
3	36,150
4	40,150
5	43,400
6	46,600
7	49,800
8 or more	53,000



Other Home Repair Loans Are Available

<u>FOR INVESTOR-OWNED RENTAL PROPERTY</u> needing repairs to bring it up to City Building Code requirements, assistance is available. Call the Department of Community and Human Development - Housing Programs Division for complete information on the Request for Proposals funding cycle to develop affordable rental units.

Call or Come by DEPARTMENT OF COMMUNITY AND HUMAN DEVELOPMENT HOUSING PROGRAMS DIVISION

City Hall, 2 Civic Center Plaza - Eighth Floor, El Paso Texas (At the corner of Franklin and Santa Fe) (915) 541-4639